HISTORY OF CHEMICAL BANK.

Book Just loaved on DOth Auniver-

The Chemical National Bank, ninety, years eld, has published the story of its existence since it was founded in 1823 in a privately printed volume, abundantly illustrated. It is an attractive story not only of the life of the bank itself, but of the development of New York's business and finance, and also a description of some of the prominent personalities in the life of the bank who have made financial history.

The bank, though founded in 1823 as the New York Chemical Manufacturing Company, did not take on real banking functions until the change in its charter the year after. The incident of how the bank obtained its nickname "Old Bullion" in the panic of 1857, when the Chemical was the only bank in the city that continued specie payments, is most interesting. sary Tells Interesting Story.

tinued specie payments, is most interesting.

The teller was about to refuse to pay gold to an old lady on the notes of other banks she was presenting.

"Oh, give the lady her gold," called out Robert McCoskry, a director, who inquired what the trouble was. "If these other banks can't redeem their promises we will do it for them."

The depositors in line cheered and the name "Old Bullion," then given, stuck.

The bank started paying dividends in 1848 with a 6 per cent. payment and has never stopped paying them. It paid a 100 per cent. dividend in the panic year of 1873 and one of 150 per cent. in 1888. Its stock sold for \$4,900 in 1895.

CARNEGIE TRUST CO. WINS SUIT. Goto \$406,414 Judgment to Recover

Value of Collateral.

The Carnegie Trust Company got judgment for \$405.414 yesterday against the Merchants and Manufacturers Securities Company, formerly at 115 Broadway, in a suit to recover the value of nine notes, drafts and bills of exchange made by the defendants in the period from September to December, 1910, and put up as collateral for loans.

This company was organized by the William J. Cummins syndicate, J. B. Reichman, formerly president of the Carnegie Trust Company, was president. Reichman was convicted of making a false statement to the State Banking Department on the financial condition of the trust company.

MADE MONEY DESPITE FLOOD.

Chicago, Indianapolis and Louisville Had Prosperous Year.

Despite the effect of the middle Western floods of last spring the Chicago, Indian-apolis and Louisville Railroad reports a prosperous year ended June 30. Surplus for dividends was \$538,361, against \$409,-160, equivalent after payment of the pre-ferred stock dividend to 3.22 per cent. earned on the common, against 1.99 per cent. earned the year before.

President Harrison sums up the increas-ing expense of railroad management and the increasing demand on capital as fol-

lows:
"The ratio of total payrolls to gross revenues was 3.35 per cent. greater this year than in 1909, while the similar ratio of return to capital (dividends and interest on funded debt) was 5.19 per cent. less this year than in 1909."

Reduced Fares to Maine.

The Maine Steamship Line announces that beginning on October 1 the fare between New York and Portland, Me., will be reduced to \$3. A reduction in the price of staterooms will become effective at the same time. Reduced fares will be in effect also to all points in Maine and to the provinces via the Maine Steamship Line and Portland. The low fares will remain in effect until further notice.

Malt Company Cuts Dividend. The American Malt Corporation has

decreased its semi-annual dividend from \$2 a share to \$1.50 on the preferred stock. The American Maiting Company, the operating company, has reduced the dividend on its preferred stock by 31 cents to \$1.24 a share.

PUBLIC UTILITIES.

At a special meeting of the stockholders ing a decline of 7 points. Butte and Suof the United Gas and Electric Company
a proposition to increase the capital from
\$45,000,000 to \$57,500,000 was approved.

one point gain. Industrial issues were of the United Gas and Electric Company a proposition to increase the capital from 445,000,000 to \$27,500,000 was approved. Second preferred stock to the amount of \$12,500,000 will be issued and the common stock of the American Cities Company will be purchased. The exchange will be made on a basis of \$75 par value of second preferred and \$25 par value of common stock of the United Gas and Electric Company for each share of American Cities common stock at \$100 par value.

The issuance by the Corning Light and Pewer Corporation of \$400,000 of capital stock and \$100,000 ten year debentures has been approved by the New York Public Service Commission. The stock is not to be sold at less than par and the debentures at not less than 90 per cent, of their par value. The proceeds of the sale of stock are to be used to acquire property and franchises of the Corning Gas and Electric Company and to make extensions and betterments in its property.

The Railroad Commission of California

The Railroad Commission of California has received an application for the consolidation of the Coalings Water and Electric Company, the Pass Robies Light and Water Company and the Russel-Robinson Water and Electric Company. The new organization is to be known as the Midland Counties Public Service Corporation and is to assume and guarantee the underlying bonds.

For the month of August, 1913, the Northern California Power Company reports gross earnings of \$82.954, an increase of \$16.930, or 25.2 per cent. Net earnings were \$58.858, or \$17.448 greater than in the same month of 1912, while the surplus after changes was \$30,607, an increase of \$11.-\$87.

Larger interest charges and higher tax payments have resulted in a decrease in the net earnings of the Louisville Railway Company for August and the eight months ended August 31, 1913. Gross earnings of the company, however, have continued to show good increases. The net income of the company for August applicable to dividends was \$64,371. a decrease of \$2,753, and for the eight months the net income applicable to dividends was \$471.-159, or \$12,767 lower than in the corresponding period of 1912. For the first eight months of this year interest and taxes increased \$41,833, while the income from interurban lines fell off \$18,850.

The Canton Electric Company reports for the month of August gross earnings of \$32,824, as compared with \$25,744 for the same month last year. Net earnings were \$15,989, against \$12,117 for August, 1912, with a surplus of \$10,7. as compared with \$7,398 for the corresponding period last year. The gross earnings for the twelve months ended August 31, 1913, were \$331,637, as compared with \$338,227 last year, while the net earnings were \$193,319, an increase of \$25,962 over the corresponding previous fiscal year. The surplus for the year after charges was \$134,114, against \$116,343.

DAILY TREASURY STATEMENT.

WASHINGTON, Sept. 25.—The statement of the receipts and pay warrants of the Treasury National bank notes received for redemption, 31.831,776. The cush statement of the United States Treasurer for September 24 shows:

GENERAL FUND.	\$46,791,285	CURB STOCKS.
Gold certificates	61.580.480	The second second
Silver dollars	2,133,166	Bay State Gas
Silver certificates	11,419,801	Bohemia
United States notes	7,016,296	Boston Ely
Certified checks on banks	539, 251	Calaveras
National bank notes	49, 879, 285	Chief Cons
Silver bullion, subsidiary silver and		Cons Arizona
minor coin	21,872,343	Davis-Daly
Cash in Tressury	201.241.909	
In national banks	79,716,235	
Available cash in Treasury and		La Rose Cons
Deduct current liabilities	285,886,548	Majestie
Deduct current liabilities	166,811,938	Mexican Metals
Free balance in Treasury and banks	5,770,787	New Baltic
Other Treasury assets (net)	125,845,397	
RESERVE FUND.	120,040,001	Oneco
Geld ceis and bullion	\$150 ANA MA	Rayen
Cold Cols and Duning PilND	\$100,000,000	Phode Island Cost
To redeem outstanding certificates	11.580.770.169	Houth Lake
Grand total cosh assets in Treasury	2.014.04.717	Un Verde Extension
		A ' Series

Erie Railroad and Branches

CHANGE OF TIME TABLE

Effective Sept. 28

ERIE RAILROAD REPORT.

Be Finished Soon,

President F. D. Underwood of the Eric Railroad in the annual report for the year ended June 30 says that at the end of this calendar year there will remain only forty-eight miles of single track line between New York and Chicago. He reports that \$13,065,789 was spent during the year for additions, betterments and ports that \$13,065,789 was spent during the year for additions, betterments and equipment, of which \$2,127,843 was taken from income and the rest charged to capital account. He said: "A commission has been created from the staff and necessary steps are being taken to make a physical valuation of the railroad's property, as required by the so-called Federal valuation statute. Demands of certain classes of employees for increased compensation are now being arbitrated. The extraordinary expenses due to full crew legislation. Federal valuation, grade crossing elimination and the demands of employees for increased wages seem to justify an increased in rates."

BIG UTILITY DEAL IN CHICAGO. Commonwealth-Edison Said to Have

Control of Peoples Gas Co.

It was generally accepted in the financial district yesterday that the Commonwealth Edison Company of Chicago had practically secured control of the Peoples Gas, Light and Coke Company of Chicago through stock ownership. The step has been talked of for many years and gives the Edison company a practical monopoly of the lighting and heating of the city of Chicago. The same interests which control the Edison Company also control the elevated railways of the city.

The presence of Samuel Insuil, president of the Commonwealth company in this city has given added credit to the reports. It was also learned during the last few days that the Edison company was planning to increase its capitaliza-

was planning to increase its capitaliza-tion from \$40,000,000 to \$50,000,000 and order a stock dividend.

The authorized and outstanding capi-

talization of the Peoples Gas, Light and Coke Company is \$35,000,000, with the par-value of the shares \$100. The stock is ow selling at 12814.

BANK MERGER IS PLANNED.

Torn Exchange May Take Over Mount Morris Institution.

A special meeting of the stockholders of the Corn Exchange Bank has been called for October 9 to vote on merging the Mount Morris Bank into the Corn Ex-

change.

The Mount Morris Bank was established in 1880 and is situated at Park avenue and 125th street. It has a capital of \$250,000, with a surplus and profits of \$345,000. The individual deposits aggregate \$5,075,000. Louis M. Schwan is president of the bank.

THE BOSTON MARKET.

BOSTON, Sept. 25 .- The local market Boston, Sept. 25.—The local market was featured by strength and activity in Alaska Gold, which advanced to 23%, up 2½, on dealings of 18,406 shares, over one-half of the turnover for the secsion. There was good tone to the copper shares, reflecting the advance in copper warrants abroad together with the confidence in the metal here. Osceola, which has been inactive for several days, was traded in from 83 to 80, the latter price representing a decline of 7 points. Butte and Suquiet. Boston and Maine made a further advance to 67½, up 2½, while New Haven was weak at 88½, off 1¾. The

MISCELLANEOUS.

116 Am Ag Chem 48%	4814	47	47
25 Am Pneu 2d pf 18	18	1714	174
55 Am Sugar112	112	11114	1113
70 Am Sugar pf115	116	115	115
311 Am T & T	131%	131%	1314
34 Am Woolen pf \$15	8114	8014	105
5 Amoskeag 62	62	62	62
1 A G & W I 916	914	914	91
22 A G & W I pf 1614		1514	
& E Boston Land 12	12	12	12
15 Edison Elec 270	270	270	270
10 Gen Elec	14614		1461
146 Mass Gas 925	93	924	923
1 Mass Gas pf 92	92	22	92
64 N E T & T	14514	14514	
121 Swift & Co105%		105	105
29 Pullman		162%	1524
16 Torrington pf 26	2614	26	261
26 United Fruit 174	174	178	173
237 Uni Shoe Mach 6014			
3048 U S Steel 6314	63%	625	631
Date C D Dieces		4.10	***

MINING STOCK	8.		
25 Adventure 1%	1%		1
18406 Alaska Gold 21%	23%	21%	7
1240 Amalgamated 76%	76%	75%	71
260 Am Zinc 2014	2014	20	3
19 Anaconda 37%	37%	3754	3
385 Arizona Com 4%	4%	414	
75 Boston & Corbin95	.95	.76	. 15
230 Butte-Ballak 314	3%	316	
3025 Butte & Sup 351/4	3616	351/6	30
398 Cal & Arizons 6714	67%	67	440
71 Cal & Hecla45	415	40%	1
655 Chino 41%	40	89	4
545 Copper Range 39	1214	12	
120 East Butte 12	73%	7244	-
553 Granby	3314	3214	3
6 Greene-Can frac 834	331/4	3314	- 6
150 Inie Royale 1914	194	1914	1
300 Kerr Lake 414	41/4	41/4	
10 Mason Valley 54	64	5%	
114 Mohawk 43	44	43	
% Nevada Cons 17	17	1614	10
200 New Arcadian 2	**		•
35 Nipissing 876 187 North Butte 28%	•	874	- 1
187 North Butte 2814	2814	2814	9
180 Old Colony 51/2	51/	514	-
120 Old Dominion 52	52	6156	5
186 Osceola 83	83	80	
545 Pond Creek Coal 214	21%	2114	6
132 Quincy 62	62	62	6
170 Ray Cons 19%	19%	19%	1
220 Shannon 7	7	7	
114 Shattuck-Artz 29% 50 St Mary's M Ld 34%	29%	29	3
50 St Mary's M Ld 341/2	3414		3
190 Sup & Boston 3	3	3	
32 Tamarack 32	321/4	32	3
210 Trinity 414	41/4	414	
100 U S Smelting 41	41	41	:
128 U S Smelting pf 47%	49	48%	4
690 Utah-Aper 24	234	264	

100 U S Smelting 41 128 U S Smelting pf. 47% 629 Utah Apex 23% 125 Utah Cops 91% 15 Wolverine 46	41 49 214 45	41 250	41 48% 25% 91% 44
100 Wyandot	.76	.75	.75
RAILROAD STOC	****		
40 Boston & Albany1991/2	200	19914	200
10 Boston Elevated 88	88	88	88
	185	185	185
511 Boston & Maine 65	671/2	66	6714
20 Chi Junet pf106		105	
696 New Haven 8914	891/2	8814	
314 New Haven rts2 3-16	2.0	2 5-32	2 5-32
7 West End pf 25	71	71	71
10 Bosten Suburban 714	714	21/	21.6
25 Boston Sub pf 60	60	173	60
		•	
CURB STOCKS, CLOSING	G PR	CES.	
	Bid.	Asi	ked.
Bay State Gas	. 19	. 26	
Solemia Soston Ely	114		156
loston Ely	.65	.70	0
	11/		

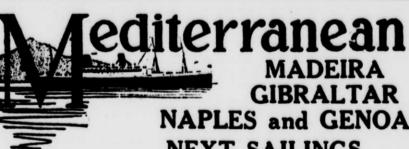
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MADEIRA, GIBRALTAR, *ALGIERS, *MONACO, GENOA, NAPLES, TRIESTE, FIUME



	NEXT S	INC	35	
*S. S.	MOLTKE,	 7,	11	A. M
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	CLEVELAND,			
	CINCINNATI.	7		

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Majestic, Oct. 11, noon, Nov. 1, Nov. 26

N. Y. Queenstown Liverpool 12 noon
BALTIC Oct 2 CELTIC Oct 18
ADRIATIC Oct 9 CEDRIC Sept. 23
Roston Mediterranean Italy
CANOPIC Oct. 25. 11 A. M.: Nov. 27
CRETIC Nov. 1.11 A. M.: Dict. 11 American Pier 62, N. R. Atlantic Transport Red Star Pier 61, N. R. 10:00 A. M. N.Y. London Paris via Bover Antwerp FINLAND Sept. 27 VANERLAND. Oct. 16 LAPLAND Oct. 8 KROONLAND, Oct. 22 PASSENGER DEPL. 9 BWay, N. Y.

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CERTIFICATE OF FORMATION OF LIMITED PARTNERSHIP.

The undersigned hereby certify that they hereby form a limited partnership, pursuant to the provisions of the statutes of the State of New York.

The name or firm under which such partnership is to be conducted is Klinger & Bach, and the County wherein the principal place of business is to be located is the County of New York.

The general nature of the business intended to be transacted is the manufacturing, selling and dealing in shirts, waists and similar articles.

The names of the partners are as follows: Adolph Klinger, residing at 11½ East 87th Street, Borough of Manhattan, City of New York, and Aaron Bach, residing at 1326 Madison Avenue, Borought of Manhattan, City of New York, and Aaron Bach, residing at 1426 Madison Avenue, Borought of Manhattan, City of New York, is the special partner, and all of said partners are of full age.

The amount of capital which said Sydney H, Herman, the special partner, has contributed in cash to the common stock is the sum of Twenty Net thousand dollars.

The partnership is to commence on the 1st day of November, 1913, and is to terminate on the 1st day of July, 1916.

Dated, the 8th day of September, 1913, before me personality came ADOLPH KLINGER, (L. S.)

AARON BACH, General Partners.

Sydney H, HERMAN, (L. S.)

State of New York, County of New York, ss.:

On this 9th day of September, 1913, before me personality came ADOLPH KLINGER, AARON BACH and Sydney H, HERMAN, to me known and known to me to be the individuals described mand who executed the foregoing instrument, and severally duly acknowledged to me that they executed the same.

JACOB SCHNEEEL,

Notary Pubble, N. Y. Co.

N. Y. Co. Cik, No. 45, N. Y. Reg. No. 4627.

SURROGATES' NOTICES.

HUNT. JOHN W.—In pursuance of an order of hio. Robert Ludlow Fowler, Symposite of the County of New York, notice is hereby given to all persons having claims against John W. Hunt, late of the County of New York, deceased, to present the same, with vouchers thereof, to the substance, with vouchers thereof, to the substances, at the office of John Nicolson, Room 16, No. 32 Nassau street, Borough of Manhattan, City of New York, on or before the 5th day of December, 1918.

Dated New York, June 6th, 1918.

JOHN E. HARRIS.

ROBERT LEE LUCAS.

JOHN NICOLSON.

JOHN NICOLSON, Attorney for Executors, \$2 Nassau street, Borough of Manhattan, New York City.

LOST, FOUND AND REWARDS. LOST OR STOLEN Bank Book No. 664,706, of the Emigrant Industrial Savings Bank. Payment stopped Please return book to Bank. No. 51 Chambers st.